

United States Bankruptcy Court for the:

_____ District of _new jersey

(State)

Case number (if known): ___3:25-bk-11192_____ Chapter ___7___

RECEIVED

2025 FEB 13 A 12:33

USDC FOR NJ

RUTH T. MCLEAN INTER ESTATE BUSINESS TRUST.

by: ruth t mclean, u/d/t, agent.

c/o: rr 143 hampshire drive
plainsboro, new jersey.

claim pursuant to clearfield doctrine,
suit pursuant to 11 u.s.c. 502a (c)(2) **allowance of
claims or interests,**
**claim allowed under 11 u.s.c. 506 (a)(1)determination
of secured status.**

**11 u.s. code § 501 (a) - filing of proofs of claims or
interests**

other equitable relief i am entitled to.

Pursuant to rule 11 u.s.c. §105 Extension of time.

Judiciary Act 1789- Want of form.

Pursuant to 11 u.s.c. §107 Public Access to Papers, this
herein claim Protection as confidential trade secrets.

writ for quo warranto

negative avernment.

motion for a more definitive statement.

Extension of time to form a comprehensive answer.

FILED
JEANNE A. NAUGHTON, CLERK

FEB 11 2025

U.S. BANKRUPTCY COURT
TRENTON, NJ

BY  DEPUTY

Invocations:

Invoke Canon Law for proper decorum for an ecclesatical judge, and proper vestment for a living estate trust.

Invoke Judiciary Act 1789- Section 30- Want of form, etc.

Invoke 63C Am. Jur 2d Public Officers and Employees §3- Nature of public office as public trust or agency. This being a Living Estate trust only parties allowed into said entity by properly indorsed indenture.

Invoke the power of appointment act, to appoint you honorable mr. hall to fiduciary position, I as co-trustee.

Invoke the stamp duty act- placing stamp upon lawful instrument for delivery.

pursuant to irm 5.9.1. there are no definitions for "unauthorized", nor "regulated entity," ask for a more definitive statement.

Pursuant to 11 u.s.c. §101 definitions- there are no definitions for "unauthorized", nor "regulated entity," ask for a more definitive statement.

2. venue: 5.9.1.3 (09-10-2010)

the bankruptcy court: jurisdiction: bankruptcy courts generally have jurisdiction over all matters concerning payment of a debtor's financial obligations under the bankruptcy code and administration of the bankruptcy estate. bankruptcy judges: article 1 of the united states constitution.

comes now RUTH T MCLEAN, Private living Estate Business Trust, by her beneficiary ruth t mclean, petitioner/claimant with the clean hands, by the negative avernment, quo warranto, motion for a more definitive statement ask the following;

whereas petitioner is not versed in legal ease, petitioner expresses right to definition used by author for the following term, so that a comprehensive and competent answer by a more definitive statement for the following words;

1. unauthorized bankruptcy,
2. regulated entity.
3. "fraudulent"

show cause why said "insolvency of a non individual bankruptcy form 205 is fraudulent, and wherein you honorable mr. hall have authority to regulate bankruptcy forms and filings.

whereas by what authority does this court as written by honorable mr. hall, mean to **restrict my international trade and commerce** relating to collection for unpaid debt, for a delivery made to debtor and for the debtors dishonor.

show cause why debtor pnc financial services group several and jointly thru its minor children are not debtors pursuant to "title 12 u.s.c. § 1431 sets forth the powers and duties of federal home loan banks." to borrow money. see kinnard v capital, case # 5:24-cv-846-clm, wherein writing for the court honorable mr. cory l maze inferred federal home loan banks are debtors.

whereas the authority for this suit arises under the clearfield doctrine, wherein a corporation has no sovereign immunity. i aver by what authority does this court as written by the honorable mr. hall base his allegation the subject entities to the involuntary petition have protection as an as yet defined :“regulated entity”, and furthermore by whom?

proof of claim or interest.

show cause why the ultimate parent company pnc financial services, is not the responsible party for actions of its minor children, ucc 3-116b joint and several liability contribution?

All laws created under this parent corporation will essentially become corporate laws and regulations to govern the parent corporation and all subordinate or sub-corporations owned by the parent.

whereas the claimant ruth t mclean trust has a good and proper claim in equity against the parent for bad acts done by its minor child pnc bank, national association, with a notary protest action adjudicated pursuant to local rules of court njsa **2a:82-7. certificate of protest as evidence, dated march 4th, 2024.**

the certificate of a notary public of this state or of any other state of the united states, under his hand and official seal accompanying any bill of exchange or promissory note which has been protested by such notary for nonacceptance or nonpayment, **shall be received in all the courts of this state as competent evidence of the official character of such notary, and also of the facts therein certified as to the presentment and dishonor of such bill or note and of the time and manner of giving or sending notice of dishonor to the parties to such bill or note. Who signs the Note owns it and is liable for it pursuant to ucc 3-415 obligation of indorser- GATEWAY MORTGAGE GROUP PRESIDENT, did sign the note by allonge, dated November 21, 2016- dishonoring said note- people for pnc bank, national association claim to hold said note.**

I.1951 (1st ss), c.344

Numerous Affidavits have been sent to debtor, all ignored. Also learned co-debtor did securitized the Note(s), there appears to be several, so the dollar of dollar amount earned by the debtor dishonoring the note is unknown, except with proper accounting practices.

such notary protest claim stands as judgement.

date:

by: ruth t mclean, grantee., l.s.
ruth t. mclean, agent.

Fill in this information to identify the case:

Debtor 1 PNC FINANCIAL SERVICES GROUP, INC, THE, aka PNC BANK

Debtor 2 FREDDIE MAC, aka FHLMC.
(Spouse, if filing)

United States Bankruptcy Court for the: _____ District of new jersey

Case number 3:25-bk-11192

Official Form 410

Proof of Claim

12/24

Read the instructions before filling out this form. This form is for making a claim for payment in a bankruptcy case. Do not use this form to make a request for payment of an administrative expense. Make such a request according to 11 U.S.C. § 503.

Filers must leave out or redact information that is entitled to privacy on this form or on any attached documents. Attach redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, and security agreements. Do not send original documents; they may be destroyed after scanning. If the documents are not available, explain in an attachment.

A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both. 18 U.S.C. §§ 152, 157, and 3571.

Fill in all the information about the claim as of the date the case was filed. That date is on the notice of bankruptcy (Form 309) that you received.

Part 1: Identify the Claim

1. Who is the current creditor?

RUTH T. MCLEAN INTER ESTATE TRUST

Name of the current creditor (the person or entity to be paid for this claim)

Other names the creditor used with the debtor RUTH T. MCLEAN

2. Has this claim been acquired from someone else?

☒ No

☐ Yes. From whom? _____

3. Where should notices and payments to the creditor be sent?

Federal Rule of Bankruptcy Procedure (FRBP) 2002(g)

Where should notices to the creditor be sent?

RUTH T MCLEAN INTER ESTATE TRUST

Name

c/o rr 12 schalks crossing road, po box 137.

Number Street

plainsboro

new jersey

08536

City

State

ZIP Code

Contact phone 6096062813

Contact email retmclean@gmail.com

Uniform claim identifier (if you use one):

Where should payments to the creditor be sent? (if different)

same

Name

Number

Street

City

State

ZIP Code

Contact phone _____

Contact email _____

4. Does this claim amend one already filed?

☐ No

☒ Yes. Claim number on court claims registry (if known) 25-11192

Filed on 02/04/2025 circa.
MM / DD / YYYY

5. Do you know if anyone else has filed a proof of claim for this claim?

☒ No

☐ Yes. Who made the earlier filing? _____

Part 2: Give Information About the Claim as of the Date the Case Was Filed

6. Do you have any number you use to identify the debtor? ☐ No ☒ Yes. Last 4 digits of the debtor's account or any number you use to identify the debtor: 6 4 3 0

7. How much is the claim? \$ 1,648,669.14 Does this amount include interest or other charges? ☐ No ☒ Yes. Attach statement itemizing interest, fees, expenses, or other charges required by Bankruptcy Rule 3001(c)(2)(A).

8. What is the basis of the claim? Examples: Goods sold, money loaned, lease, services performed, personal injury or wrongful death, or credit card. Attach redacted copies of any documents supporting the claim required by Bankruptcy Rule 3001(c). Limit disclosing information that is entitled to privacy, such as health care information.
dishonor-breach of Duty, Performance.

9. Is all or part of the claim secured? ☐ No ☒ Yes. The claim is secured by a lien on property.
Nature of property:
☐ Real estate. If the claim is secured by the debtor's principal residence, file a *Mortgage Proof of Claim Attachment* (Official Form 410-A) with this *Proof of Claim*.
☐ Motor vehicle
☒ Other. Describe: Promissory Note(s).
Basis for perfection: UCC-1 Lien, UCC-3 Addendum, Notary Protest declaratory Judgement.
Attach redacted copies of documents, if any, that show evidence of perfection of a security interest (for example, a mortgage, lien, certificate of title, financing statement, or other document that shows the lien has been filed or recorded.)
Value of property: \$ _____
Amount of the claim that is secured: \$ _____
Amount of the claim that is unsecured: \$ _____ (The sum of the secured and unsecured amounts should match the amount in line 7.)
Amount necessary to cure any default as of the date of the petition: \$ 1,648,669.14 - U.S. currency.
one million six hundred forty three thousand, six hundred sixty-nine, fourteen cents.
Annual Interest Rate (when case was filed) _____ %
☐ Fixed
☐ Variable

10. Is this claim based on a lease? ☐ No ☐ Yes. Amount necessary to cure any default as of the date of the petition. \$ _____

11. Is this claim subject to a right of setoff? ☐ No ☒ Yes. Identify the property: promissory note,

RUTH T. MCLEAN INTER ESTATE BUSINESS TRUST.

BILL IN PARTICULARS.

FOR DAMAGES CLAIMED BY NOTARY PROTEST.

Claimant alleges the following claim pursuant to NJSA 2a:82-7. **certificate of protest as evidence, dated March, 2024 and Affidavits, Inter Estate Trust Administration the following Billing invoice for damages all amounts payable in dollar U.S. currency;**

Trust administrative cost dollars U.S. currency per quarter

Bill for process and serve and administer Notary Protest----- 100.00

Bill for Travel expenses @ .67/mile * 1000 estimate----- 670.00

Bill for downpayment----- 170,000.00

Bill for fees paid to Note----- 3500.00

Bill for Payment for Note out of pocket [Amortization] 5.6 years----- 51,169.14

Bill for Attorney fees-----30,000.00

Bill for Note(s) Proceeds-----170,000.00

See attached Fee Schedule for further damages follow;

Bill for Use of Trust res NAME----- 50,000.

Bill for illegal use of Social Security Number----- 100,000.

Bill for Easement Penalty for Private Use----- 250,000.

Bill for Easement Penalty for Public Use----- 250,000.

Bill for Preparing Documents January 2020 to March 2024 @ 500/hours *2hrs/day=

720 hours /year*4 years = 2880 hours*500-----1,440,000.00.

Total Bill as estimate----- 2,485,440.00

The herein amount an estimate due to claimant. Claimants seeks considerably less amount in B410 Claim.

NOTICE OF INTENT - FEE SCHEDULE

Private Easements Schedule

Penalty for Private Use \$250,000

Public Easements Schedule

Penalty for Public Use \$250,000

These fees will be mandated upon any legal and court venue matters.

Produce trade name materials:

a. Name	\$	50,000.00
b. Driver's License/Plate Number	\$	50,000.00
c. Social Security Number	\$	100,000.00

Appearance:

a. Time in Venue	\$ 75,000/hr with 1 hour min.
b. If Fine is imposed	500,000

Personal Property Trespass, Theft, Interference with Commerce:

a. Agency by Estoppel	50,000
b. Color of Law	250,000
c. Implied Color of Law	250,000.00
d. Criminal Coercion	500,000
e. Criminal Contempt of court	500,000
f. Estoppel by Election	350,000
g. Estoppel by Laches	350,000

- | | |
|--------------------------------------|-------------------|
| d. Preparing Documents | \$500 per hour |
| while under threat, duress, coercion | \$75,000 per hour |
| e. Answering Questions | \$500 per hour |
| while under threat, duress, coercion | \$75,000 per hour |
| f. Providing Information | \$500 per hour |
| while under threat, duress, coercion | \$75,000 per hour |

If invoiced, payment is due 15 days after receipt date.

Mail too/Make all payments to:

Care of: RUTH THOMPSON TYCLEAN TRUST & ES Trust / Estate
Near P.O. Box 137
[Plainsboro, New Jersey 08536]
ST 12345-6789 US, without the United States.

12. Is all or part of the claim entitled to priority under 11 U.S.C. § 507(a)?

☐ No

☒ Yes. Check one:

Amount entitled to priority

A claim may be partly priority and partly nonpriority. For example, in some categories, the law limits the amount entitled to priority.

☐ Domestic support obligations (including alimony and child support) under 11 U.S.C. § 507(a)(1)(A) or (a)(1)(B).

\$ _____

☐ Up to \$3,350* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use. 11 U.S.C. § 507(a)(7).

\$ _____

☐ Wages, salaries, or commissions (up to \$15,150*) earned within 180 days before the bankruptcy petition is filed or the debtor's business ends, whichever is earlier. 11 U.S.C. § 507(a)(4).

\$ _____

☐ Taxes or penalties owed to governmental units. 11 U.S.C. § 507(a)(8).

\$ _____

☐ Contributions to an employee benefit plan. 11 U.S.C. § 507(a)(5).

\$ _____

☐ Other. Specify subsection of 11 U.S.C. § 507(a)() that applies.

\$ _____

* Amounts are subject to adjustment on 4/01/25 and every 3 years after that for cases begun on or after the date of adjustment.

Part 3: Sign Below

The person completing this proof of claim must sign and date it. FRBP 9011(b).

If you file this claim electronically, FRBP 5005(a)(3) authorizes courts to establish local rules specifying what a signature is.

A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both. 18 U.S.C. §§ 152, 157, and 3671.

Check the appropriate box:

☒ I am the creditor.

☐ I am the creditor's attorney or authorized agent.

☐ I am the trustee, or the debtor, or their authorized agent. Bankruptcy Rule 3004.

☐ I am a guarantor, surety, endorser, or other codebtor. Bankruptcy Rule 3005.

I understand that an authorized signature on this *Proof of Claim* serves as an acknowledgment that when calculating the amount of the claim, the creditor gave the debtor credit for any payments received toward the debt.

I have examined the information in this *Proof of Claim* and have a reasonable belief that the information is true and correct.

I declare under penalty of perjury that the foregoing is true and correct.

Executed on date

2/4/2025
MM/DD/YYYY

By: Ruth E. McLean, grantee, agent.
Signature

Print the name of the person who is completing and signing this claim:

Name

First name

Middle name

Last name

Title

Company

Identify the corporate servicer as the company if the authorized agent is a servicer.

Address

Number

Street

City

State

ZIP Code

Contact phone

Email



P.O. Box 1820
Dayton, OH 45401-1820
1-800-822-5626

Document Page 10 of 33
2020 MORTGAGE INTEREST STATEMENT
Rev. 2020

2-749-23552-0026875-002-1-001-000-000-000



RUTH T MCLEAN

SUBSTITUTE FORM 1098
OMB NO. 1545-1380

The information in boxes 1 through 11 is important tax information and is being furnished to the IRS. If you are required to file a return, a negligence penalty or other sanction may be imposed on you if the IRS determines that an underpayment of tax results because you overstated a deduction for this mortgage interest or for these points, reported in boxes 1 and 6; or because you didn't report the refund of interest (box 4); or because you claimed a nondeductible item.

***Caution:** The amount shown may not be fully deductible by you. Limits based on the loan amount and the cost and value of the secured property may apply. Also, you may only deduct interest to the extent that it was incurred by you, actually paid by you, and not reimbursed by another person.

Any late charges paid are included in the interest amount.

22-1146430

XXX-XX-XXXX

Payer's/Borrower's name
RUTH T MCLEAN

Street address (including apt. no.); City or town; state or province, country, ZIP or foreign postal code

PO BOX 137, PLAINSBORO NJ 08536-0137

1. Mortgage interest received from payer(s)/borrower(s)*	2. Outstanding mortgage principal as of 1/1/2020	3. Mortgage origination date	4. Refund of overpaid interest	5. Mortgage insurance premiums
\$3,297.20	\$157,095.62	11/21/2016	\$0.00	\$
6. Points paid on purchase of principal residence	7. If address of property securing mortgage same as PAYER'S/BORROWER'S address, the box is checked, or the address or description is entered in box 8.	8. Address or description of property securing mortgage (see instructions)		
\$0.00	<input type="checkbox"/>	143 HAMPSHIRE DR PLAINSBORO NJ 08536		
9. Number of properties securing the mortgage	10. Other	11. Mortgage acquisition date	Account number (see instructions)	
1	0376714735	5/1/2020	1000583850	

AMOUNT DISBURSED		ENDING BALANCE	
REAL ESTATE TAXES	HAZARD INSURANCE	ESCROW	PRINCIPAL
\$0.00	\$0.00	\$0.00	\$153,160.50

The Ending Escrow Balance Funds are held for future disbursements.

If your loan was refinanced or acquired by PNC in 2020, you will receive an additional year end statement from your previous servicer.

TRANSACTION HISTORY

PROCESS DATE	DESCRIPTION	DUE DATE	TRANSACTION AMOUNT	PRINCIPAL AMOUNT	INTEREST AMOUNT	ESCROW AMOUNT	ESCROW BALANCE	PRINCIPAL BALANCE	OTHER
05/07	BEGINNING BALANCE	06/20	775.29	300.79	474.56		.00	157,095.62	
06/04	PAYMENT	07/20	775.29	301.64	473.65				
06/12	PAYMENT	08/20	775.29	302.55	472.74				
08/17	PMT. REV.	08/20		-302.55	-472.74				
07/01	PAYMENT	08/20	775.29	302.55	472.74				
08/03	PAYMENT	08/20	775.29	303.46	471.83				
08/03	PAYMENT	10/20	775.29	304.38	470.91				
08/06	PMT. REV.	10/20		-304.38	-470.91				
08/01	PAYMENT	10/20	775.29	304.38	470.91				
08/15	PAYMENT	11/20	7.00						
09/15	SPEEDPAY FEE	11/20							7.00
09/15	PRINCIPAL PAYMENT	11/20	30.00	30.00					
10/01	PAYMENT	11/20	775.29	305.39	469.90				
10/02	PAYMENT	12/20	805.29	306.31	468.98				
10/02	NON-SUFFICIENT FUNDS	12/20							30.00
10/02	PRINCIPAL PAYMENT	01/21	194.71	194.71					
11/02	PAYMENT	01/21	775.29	307.83	467.46				
11/05	MISAPPLICATION REV.	01/21		-307.83	-467.46				

Pnc Bank, National Association in Pittsburgh, Pennsylvania

Home (/eintaxid.com/) / Companies with 'P' (/eintaxid.com/companies/p/)
/ Pnc Bank, National Association

Organization Profile

Pnc Bank, National Association is a corporation in Pittsburgh, Pennsylvania. The employer identification number (EIN) for Pnc Bank, National Association is 221146430. EIN for organizations is sometimes also referred to as taxpayer identification number or TIN or simply IRS Number.

It is one of the corporates which submits one or more filings like 10-K, 10-Q, 8-K etc with the SEC.

Basic Profile

Organization Name	Pnc Bank, National Association
IRS EIN (Taxpayer Id)	22-1146430
Former Names	Pnc Bank National Association/ (till 2009-03-11)
Type of business	National Commercial Banks

Business Address and Contact Details:

Business Phone	412-762-2000
Business Address	The Tower At Pnc Plaza
Business Address Line 2	300 Fifth Avenue
Business City	Pittsburgh
Business State	Pennsylvania
Business ZIP	15222-2401

Mailing Address:

Mailing Address	The Tower At Pnc Plaza
-----------------	------------------------

Mailing Address2	300 Fifth Avenue
Mailing City	Pittsburgh
Mailing State	Pennsylvania
Mailing ZIP	15222-2401

Incorporation Details:

The CIK for Pnc Bank, National Association is 1008932. Central Index Key (CIK) is used to identify corporations who have filed disclosures and other filings like 10-K, 10-Q, 8-K etc. with the SEC.

Central Index Key (CIK)	1008932
End of fiscal year	31 December
Incorporation State	
Incorporation Country	US
Filing Year	2024

Search EIN

EIN or Company Name

Search

Similar Organizations

Metamorph Jewelry Studio (/company/007843057-metamorph-jewelry-studio/)
EIN Number: 00-7843057
Address: 16 Freeport St, Pittsburgh, Pennsylvania, 15223
Phone: (412) 408-3136

FEDERAL FINANCIAL INSTITUTIONS EXAMINATION COUNCIL

NIC National Information Center (/npw)

A repository of financial data and institution characteristics collected by the Federal Reserve System

PNC FINANCIAL SERVICES GROUP, INC., THE

RSSD ID: 1069778



300 FIFTH AVENUE, PITTSBURGH, PA, UNITED STATES 15222

Institution Details ▼

Financial Data	Organization Hierarchy	History
Bank Holding Company Performance Report (BHCPR) ▼		
Systemic Risk Report (FR Y-15) ▼		
Consolidated Financial Statements for BHCs (FR Y-9C) ▼		
Market Risk Regulatory Report for Institutions Subject to the Market Risk Capital Rule (FFIEC 102) ▼		
Parent Company Only Financial Statements for Large BHCs (FR Y-9LP) ▼		

Regulatory Capital Reporting for Institutions Subject to the Advanced Capital Adequacy Framework (FFIEC 101) ▼

Federal Financial Institutions Examination Council (FFIEC) [↗](https://www.ffiec.gov/default.htm) (https://www.ffiec.gov/default.htm)
Board of Governors of the Federal Reserve System [↗](https://www.federalreserve.gov/) (https://www.federalreserve.gov/)

[↗](https://www.usa.gov/) (https://www.usa.gov/)

Accessibility [↗](https://www.federalreserve.gov/accessibility.htm) (https://www.federalreserve.gov/accessibility.htm)

Disclaimer [↗](https://www.federalreserve.gov/disclaimer.htm) (https://www.federalreserve.gov/disclaimer.htm)

Privacy Policy [↗](https://www.federalreserve.gov/privacy.htm) (https://www.federalreserve.gov/privacy.htm)

Information Quality Guidelines [↗](https://www.federalreserve.gov/iq_guidelines.htm) (https://www.federalreserve.gov/iq_guidelines.htm)

[Help \(/npw/Help/Help\)](#)

FEDERAL FINANCIAL INSTITUTIONS EXAMINATION COUNCIL

NIC National Information Center (/npw)

A repository of financial data and institution characteristics collected by the Federal Reserve System

Help - Institution Categories

[Search Institutions \(/npw/Help/Help\)](/npw/Help/Help)

[Institution Categories \(/npw/Help/InstitutionTypes\)](/npw/Help/InstitutionTypes)

[Institution Profile \(/npw/Help/InstitutionProfile\)](/npw/Help/InstitutionProfile)

[Financial Reports \(/npw/Help/FinancialReports\)](/npw/Help/FinancialReports)

[Organization Hierarchy \(/npw/Help/OrganizationHierarchy\)](/npw/Help/OrganizationHierarchy)

[Frequently Asked Questions \(FAQs\) \(/npw/Help/Faq\)](/npw/Help/Faq)

[Institution Groups](#) **[Other Institution Type Definitions](#)**

Institution Groups

Bank Holding Companies

A company that controls one or more U.S. banks. A bank holding company may also own another bank holding company, which in turn controls a bank. The company at the top of the ownership chain is called the top holder. The Board of Governors is responsible for regulating and supervising bank holding companies, even if the bank controlled by the holding company is

under the primary supervision of a different federal agency (OCC or FDIC).

Commercial Banks

A financial institution that engages in various financial services, such as accepting deposits and making loans. Includes the following Institution Types:

- National Bank
- Non-Member Bank
- State Member Bank

Cooperative Banks

A state savings association that is organized and operates according to the laws of the state in which it is chartered or organized.

Covered Savings Associations

A federal savings association that makes a HOLA 5A election to operate as a covered savings association. Covered savings associations have the same rights and privileges as national banks and are treated like national banks, except for enumerated purposes. Covered savings associations retain federal savings association charters.

Credit Unions

A financial cooperative association organized for the purpose of promoting thrift among its members and creating a source of credit for provident or productive purposes. Credit unions can have federal, state, or corporate affiliations. Includes the following Institution Types:

- Federal Credit Union
- State Credit Union

Edge/Agreement Corporations

An Edge corporation is chartered by the Federal Reserve Board to engage in international banking and financial operations and can be broken into domestic branches, banking institutions, or investment institutions. Likewise, an Agreement corporation is chartered by a state to engage in international banking; so named because the corporation enters into an agreement with the



Your Dispute Results

Report Created On: 03/06/2024

File Identification Number: 000424038907

Provided by TransUnion Consumer Relations

Your Investigation Results

INFORMATION UPDATED: In response to your request, a change was made to this item(s).

CONSUMER STATEMENT: This section of your report was updated as follows:

Consumer Statement

I AM NOT A DEBTOR. I NEVER RECEIVED 170,000 FROM GATEWAY MORTGAGE GROUP LLC. I NEVER RECEIVED A RECORD OF A CASH ADVANCE TRANSFER RECEIPT FOR A DEPOSIT MADE ON MY BEHALF AND THEY REFUSE TO VALIDATE THE DEBT. THE PROMISSORY NOTE SHOWS UNEXPLAINED ALTERATIONS OF OTHER LIABLE ENDOSER WITH THE WORDS: PAY TO THE ORDER OF J. KEVIN STITT PRESIDENT OF GATEWAY.... MEANING HIS ENDORSEMENT MAKES HIM OBLIGATED TRUSTEE TO PAY AND SETTLE THE MORTGAGE INSTRUMENT. THE MORTGAGE IS IN COLLECTIONS WITH PNC BANK N.A. DEMANDING I PAY WHEN THIS ACCOUNT SHOULD BE PAIDOFF WITH THE NOTE BY STITT. I HAVE SENT TO ALL PARTIES A PROTESS NOTICE FOR NONPAYMENT OF THE PROMISSORY NOTE TO RESOLVE THIS MATTER.

(Note: This statement has no expiration date.)

Feedback

RUTH T MCLEAN | Report # 2253-8525-55 for 01/08/20

SPA (\$)	437	0	0	0	0	0	0	0	0	ND	ND	ND	ND	ND	ND	ND
AAP (\$)	ND	ND	283	442	550	ND	441	441	ND	ND	ND	ND	300	ND	60	ND

The original amount of this account was \$36,600

Date opened Aug 2019	Responsibility Individual	Monthly payment Not reported	Recent balance \$10,169 as of Nov 2019
Address ID # 0451262554	First reported Aug 2019	Credit limit or original amount \$9,978	Status Open/Never late. Deferred, payments begin Dec 2019.
Type Education	Terms Not reported	High balance Not reported	Date of Status Nov 2019

Date opened Nov 2016	Responsibility Individual	Monthly payment \$775	Recent balance \$158,585 as of Nov 2019
Address ID # 0015559050	First reported Nov 2016	Credit limit or original amount \$170,000	Status Open/Never late.
Mortgage ID # 100287715001087753	Terms 30 Years	High balance Not reported	Date of Status Nov 2019
Freddie Mac ID 376714735	Recent payment \$775		This item was updated from our processing of your dispute in Jan 2020.
Type Mortgage			

Account History * (AB = Account Balance, DPR = Date Payment Received, SPA = Scheduled Payment Amount, AAP = Actual Amount Paid)

	Oct19	Sep19	Aug19	Jul19	Jun19	Apr19	Mar19	Feb19	Jan19	Dec18	Nov18	Oct18	Sep18	Aug18	Jul18
AB (\$)	159,288	159,561	159,854	159,909	160,497	160,407	161,800	161,431	161,717	161,616	161,901	162,165	162,468	163,092	163,701
DPR	Oct18	Sep20	Aug23	Jul28	Jun28	Apr19	Mar22	Feb08	Jan11	Dec14	Nov18	Oct19	Sep21	Aug10	Jul13
SPA (\$)	775	775	775	775	775	775	775	775	775	775	775	775	775	775	775
AAP (\$)	775	775	775	775	1,162	1,819	1,182	775	775	775	775	775	775	1,550	775
	Jun18	May18	Apr18	Mar18	Feb18	Jan18									
AB (\$)	163,981	164,646	164,535	164,812	165,087	165,750									
DPR	Jun01	May04	Apr08	Mar09	Feb09	Jan12									
SPA (\$)	776	775	775	775	775	775									
AAP (\$)	1,183	775	775	775	775	775									

The original amount of this account was \$170,000

Additional Information About This Loan**Loan Disclosures****Assumption**

If you sell or transfer this property to another person, your lender

- ☐ will allow, under certain conditions, this person to assume this loan on the original terms.
- ☒ will not allow assumption of this loan on the original terms.

Demand Feature

Your loan

- ☐ has a demand feature, which permits your lender to require early repayment of the loan. You should review your note for details.
- ☒ does not have a demand feature.

Late Payment

If your payment is more than 15 days late, we will charge a late fee of 5% of the principal and interest portion of your payment.

Negative Amortization (Increase in Loan Amount)

Under your loan terms, you

- ☐ are scheduled to make monthly payments that do not pay all of the interest due that month. As a result, your loan amount will increase (negatively amortize), and your loan amount will likely become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property.
- ☐ may have monthly payments that do not pay all of the interest due that month. If you do, your loan amount will increase (negatively amortize), and, as a result, your loan amount may become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property.

- ☒ do not have a negative amortization feature.

Partial Payments

Your lender

- ☐ may accept payments that are less than the full amount due (partial payments) and apply them to your loan.
- ☒ may hold them in a separate account until you pay the rest of the payment, and then apply the full payment to your loan.
- ☐ does not accept any partial payments.

If this loan is sold, your new lender may have a different policy.

Security Interest

You are granting a security interest in

143 Hampshire Dr
Plainsboro, NJ 08536

You may lose this property if you do not make your payments or satisfy other obligations for this loan.

Escrow Account

For now, your loan

- ☐ will have an escrow account (also called an "impound" or "trust" account) to pay the property costs listed below. Without an escrow account, you would pay them directly, possibly in one or two large payments a year. Your lender may be liable for penalties and interest for failing to make a payment.

Escrow

Escrowed Property Costs over Year 1		Estimated total amount over year 1 for your escrowed property costs:
Non-Escrowed Property Costs over Year 1		Estimated total amount over year 1 for your non-escrowed property costs: You may have other property costs.
Initial Escrow Payment		A cushion for the escrow account you pay at closing. See Section G on page 2.
Monthly Escrow Payment		The amount included in your total monthly payment.

- ☒ will not have an escrow account because ☒ you declined it ☐ your lender does not offer one. You must directly pay your property costs, such as taxes and homeowner's insurance. Contact your lender to ask if your loan can have an escrow account.

No Escrow

Estimated Property Costs over Year 1	\$10,696.80	Estimated total amount over year 1. You must pay these costs directly, possibly in one or two large payments a year.
Escrow Waiver Fee		

In the future,

Your property costs may change and, as a result, your escrow payment may change. You may be able to cancel your escrow account, but if you do, you must pay your property costs directly. If you fail to pay your property taxes, your state or local government may (1) impose fines and penalties or (2) place a tax lien on this property. If you fail to pay any of your property costs, your lender may (1) add the amounts to your loan balance, (2) add an escrow account to your loan, or (3) require you to pay for property insurance that the lender buys on your behalf, which likely would cost more and provide fewer benefits than what you could buy on your own.



Loan Calculations

Total of Payments. Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled.	\$284,201.05
Finance Charge. The dollar amount the loan will cost you.	\$111,896.55
Amount Financed. The loan amount available after paying your upfront finance charge.	\$167,205.95
Annual Percentage Rate (APR). Your costs over the loan term expressed as a rate. This is not your interest rate.	3.751%
Total Interest Percentage (TIP). The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	64.277%



Questions? If you have questions about the loan terms or costs on this form, use the contact information below. To get more information or make a complaint, contact the Consumer Financial Protection Bureau at www.consumerfinance.gov/mortgage-closing

Other Disclosures**Appraisal**

If the property was appraised for your loan, your lender is required to give you a copy at no additional cost at least 3 days before closing. If you have not yet received it, please contact your lender at the information listed below.

Contract Details

See your note and security instrument for information about

- what happens if you fail to make your payments,
- what is a default on the loan,
- situations in which your lender can require early repayment of the loan, and
- the rules for making payments before they are due.

Liability after Foreclosure

If your lender forecloses on this property and the foreclosure does not cover the amount of unpaid balance on this loan,

- ☒ state law may protect you from liability for the unpaid balance. If you refinance or take on any additional debt on this property, you may lose this protection and have to pay any debt remaining even after foreclosure. You may want to consult a lawyer for more information.
- ☐ state law does not protect you from liability for the unpaid balance.

Refinance

Refinancing this loan will depend on your future financial situation, the property value, and market conditions. You may not be able to refinance this loan.

Tax Deductions

If you borrow more than this property is worth, the interest on the loan amount above this property's fair market value is not deductible from your federal income taxes. You should consult a tax advisor for more information.

Contact Information

	Lender	Mortgage Broker	Real Estate Broker (B)	Real Estate Broker (S)	Settlement Agent
Name	Gateway Mortgage Group, LLC		Berkshire Hathaway home service fox & r	Berkshire Hathaway Home Services fox & r	Cortes & Hay Title Agency, Inc.
Address	67 Walnut Ave., Ste. 310 Clark, NJ 07066		44 Princeton Hightstown Road Princeton Junction, NJ 08550	44 Princeton Hightstown Road Princeton Junction, NJ 08550	110 Main Street Flemington, NJ 08822
NMLS ID	7233				
NJ License ID			8542253		8058067
Contact	Dorothy Clavin		Regina Daniels	Regina Daniels	Kim Taylor
Contact NMLS ID	287224				
Contact NJ License ID	9935299		8542253	8542253	
Email	Dorothy.Clavin@gatewayloan.com		gina.daniels@foxroach.com	gina.daniels@foxroach.com	kim@corteshay.com
Phone	(908) 409-0336		(609) 799-2022	(609) 799-2022	(908) 782-8850

Confirm Receipt

By signing, you are only confirming that you have received this form. You do not have to accept this loan because you have signed or received this form.

Ruth T McLean

Date

Co-Applicant Signature

Date



Document Page 21 of 22
TO VERIFY AUTHENTICITY, SEE REVERSE SIDE FOR DESCRIPTION OF THE 11 SECURITY FEATURES

SERVICE CENTER

73 Mountainview Blvd. P.O. Box 621, Basking Ridge, NJ 07920-0621

PAY THE SUM OF One Hundred Seventy Thousand and 00/100

PAY TO THE ORDER OF Cortes & Hay Title Agency

REF: Ruth E. Thompson McLean

DATE

11-10-16

55-8351
2212

CHECK NO. 17980

CASHIERS CHECK

AMOUNT

*****170,000.00

DOLLARS

VOID AFTER 6 MONTHS

AUTHORIZED SIGNATURE

⑈ 65821439 ⑈ ⑈ 3211180438 ⑈ ⑈ 55835122 ⑈

AMRILL T. SALCEDO-ALONZO
ATTORNEY TRUST ACCT.1075 EASTON AVE
SOMERSET, NJ 08873-1648

GROUP #

SUB #

DATE

025933

11/21/2016

PAY
TO THE
ORDER OF

Cortes and Hay Inc

Three Thousand Five Hundred Dollars x/100

\$ 3500.00

Bank of America

DOLLARS

FOR

Deposit money McLean from
Enhorat

ORN 6872

⑈ 65821439 ⑈ ⑈ 3211180438 ⑈ ⑈ 55835122 ⑈

3535 QUAKERBRIDGE RD.
SUITE 600 AT IBIS PLAZA
HAMILTON, NJ 08619ALLOYS CORPORATE FCU
WARRENVILLE, IL55-7846
2312

⑈ 558021 ⑈

CASHIER'S CHECK

11/17/16

PAY

SIX THOUSAND THREE HUNDRED SEVENTY-SEVEN AND 46/100
DOLLARS

\$6,377.46

TO THE
ORDER OF

CORTES & HAY TITLE AGENCY, INC

VOID AFTER 180 DAYS

AUTHORIZED SIGNATURE

ORN 6872

AFFINITY FCU OF NJ

TWO SIGNATURES REQUIRED OVER \$20,000

⑈ 65821439 ⑈ ⑈ 3211180438 ⑈ ⑈ 55835122 ⑈

I, THE TREASURER OF THE STATE OF NEW JERSEY, DO HEREBY
CERTIFY THAT

JEROME A JOHN

THE OFFICER WHOSE NAME IS SUBSCRIBED TO THE CERTIFICATE
OF ACKNOWLEDGEMENT, PROOF OR AFFIDAVIT ATTACHED TO THE
ANNEXED INSTRUMENT, WAS AT THE TIME OF TAKING SAID
ACKNOWLEDGEMENT, PROOF OR AFFIDAVIT A NOTARY PUBLIC,
IN AND FOR THE STATE OF NEW JERSEY, DULY COMMISSIONED
AND SWORN AND WAS, AS SUCH, AN OFFICER OF SAID STATE,
DULY AUTHORIZED BY THE LAWS THEREOF TO TAKE AND
CERTIFY THE SAME, AS WELL AS TO TAKE AND CERTIFY THE
PROOF AND ACKNOWLEDGEMENT OF DEEDS AND OTHER INSTRUMENTS
IN WRITING TO BE RECORDED IN SAID STATE, AND THAT FULL
FAITH AND CREDIT ARE AND OUGHT TO BE GIVE TO HIS OFFICIAL
FACTS.

IN TESTIMONY WHEREOF, I HAVE
HEREUNTO SET MY HAND AND AFFIXED
MY OFFICIAL SEAL AT TRENTON, THIS
26TH DAY OF MARCH A.D. 2024



A handwritten signature in black ink, appearing to read "Elizabeth Maher Muoio".

Elizabeth Maher Muoio
State Treasurer

Certificate Number: 145635501

Verify this certificate at

<https://www.njportal.com/DOR/businessrecords/Validate.aspx>

CERTIFICATE OF PROTEST (N.J.S.A. 7:5-4)
Dishonor Of 11/21/2016 Promissory Note

STATE OF NEW JERSEY

COUNTY OF SOMERSET

Be it known, that on the Date: 4th day of Month: MARCH, in the year of our Lord Year: 2024,
at the request of alleged Maker of instrument: Ruth T. Mclean;
Address: P.O Box 137 Plainsboro, New Jersey. 08536;
For I, Notary Public: JEROME ARTHUR JOHN
a notary public in and for the State of: NEW JERSEY, duly appointed, commissioned
and sworn, residing in the City of: SOMERSET, County of: SOMERSET
and confirm aforesaid, Presented the annexed (Promissory Note/draft/check) of (drawer/maker)
for \$170,000 amount at the Gateway Mortgage Group LLC., J. KEVIN STITT, President,[trustee, payee,
drawer, endorser], Payment thereof which was Dishonored when endorser accepted the "Note" yet fail
performance compliance with contracted obligation to pay the "Mortgage".

Whereupon, the said notary public at the request aforesaid, did protest, and by these presents
do solemnly Protest against the payee endorser and all parties whom it may concern, and all costs,
damages, and interest already incurred, or hereafter incurred, by reason of the non-payment thereof
And I, the said notary do hereby certify, that on the same day and year above written, I deposited,
postage-paid in post office at address: 500 DEMOTT LN. SOMERSET NJ 08873
Written, notices of the dishonor of the said instrument signed by me, addressed to the makers and
endorsers, payee and all Parties of interest thereof, "directed to the parties to be charged- as follows:

PROTESS NOTICE TO Respondents:

Directed to Address(s):

1. GATEWAY MORTGAGE GROUP LLC.: 244 So. Gateway Place., Jenks OH 74037
Docket#/Registered Mail# RE988473930 U.S.
2. FREEDIE MAC: Legal Dept, 8200 Jones Branch Drive, Mclean Virginia 22102-3110
Certified Mail: 9589 0710 5270 1277 2821 10
3. PNC BANK N.A.:
KLM LAW GROUP P.C.: 701, Market St, Suite 5000, Philadelphia PA 19106
c/o BALLARD SPAHR: 700 East Gate Drive., Suite 330, Mt. Laurel NJ 08054
Certified Mail: 9589 0710 5270 1277 2821 27
9589 0710 5270 1277 2772 08

Each of the above named places being the known place of business of the person to whom the said
notice was directed respectively.

IN WITNESS WHEREOF, I have hereunto subscribed my name and affixed my seal of office.

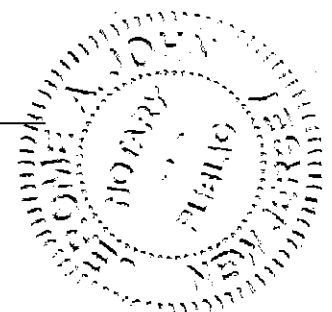
Notary Public.

Jerome A. John

JEROME A. JOHN
NOTARY PUBLIC
State of New Jersey

My Commission Expires 6/23/2026

My Commission Expire _____



Dishonored 11/21/2016 Promissory Note

PROTEST NOTICE (N.J.S.A. 7:5-3)

Dishonor Of 11/21/2016 Promissory Note
NOTICE OF BREACH OF FIDUCIARY DUTY

By Affiant Ruth T. Mclean
P.O. BOX 137, Plainsboro, New Jersey 08536

Date: 3/4/2024

Docket#/Registered Mail# RE988 473930 U.S.

The Parties of Interest: GATEWAY MORTGAGE GROUP LLC., ACCOUNT 13111969, FREEDIE MAC, ACCOUNT 376714735, PNC BANK N.A., ACCOUNT 1000583850.

Please Take Notice Brief: Of Protest for Dishonor and Breach Of Fiduciary Duty by GATEWAY MORTGAGE GROUP LLC, for the 11/21/2016 "Note/Check" negotiable instrument endorser acceptance yet nonpayment of Mortgage Deed of Trust that's outstanding held for debt collections by Gateway and transferred 5/1/2020 for debt collection to PNC Bank N. A. and other parties.

For (1) Affiant not a debtor; never received \$170,000 advance consideration; no money transfer receipt provided. (2) All instruments evidence defective acknowledgments (N.J.Stat. §46:14-2.1). (3) For nonpayment dishonor of the 11/21/2016 presentment Promissory Note [Note/Check] payment tendered was accepted yet not applied to Mortgage by GATEWAY MORTGAGE GROUP LLC, President J. Kevin Stitt (Holder).

The copies of "Note" shows **alterations/conversions** other liable endorser with the words **["Pay to the Order J. Kevin Stitt WITHOUT RECOURSE Gateway Mortgage Group LLC., J. KEVIN STITT, President"]**. Meaning endorser is STITT accommodation party accepted the "Note/check", yet didn't advance payment on Mortgage, and with the "WITHOUT RECOURSE" comment he removed himself from liability. Deems, breach Section 8 per "Note" for endorser obligated to pay Mortgage. Thus, per UCC 2§ 302. Unconscionable Contract or Clause and violation of UCC3§ 116(b) Joint and Several Liability Contribution for bound and liable endorsers. **Whereas**, dishonored when the "Note" tendered was not returned as defective/NSF therefore accepted meaning the alleged debt is discharged. Therefore, breach of Fiduciary Duty. Affiant formally demands payment satisfaction by endorser Gateway Mortgage Group LLC., J. Kevin Stitt for (1) All sums secured by the "Note" to be applied to Mortgage. (2) Release and cancel the "Mortgage". (3) Punitive damages + Refund sum of (\$1,597,500 + Refund payments 5.6 years @ \$775.29 = \$51,169.14) = Total \$164,669.14 ~~\$1,648,669.14~~ \$1,648,669.14 RTM

The "Promissory Note" Alleged Made By Affiant Ruth T Mclean.

In favor of you GATEWAY MORTGAGE GROUP LLC., and by you, Endorsing it for \$170,000_ Dollars.

Dated November 21, 2016 being this day : MARCH 4th 2024

Due, Dishonor it is delivered to me Notary: VERONE ARTHUR SOHN for protest

By: Ruth T Mclean and et. al Heirs.

The "Note" Holder, (Gateway Mortgage Group LLC, President J. Kevin Stitt, Trustee), et. al. has been duly protested accordingly, and you will be looked to for payment within 30 days receipt of this Protest of which you're hereby have notice.

EXHIBIT A

DISHONORED 11/21/2016 PROMISSORY NOTE

NMLS# 7233 ; Originator: Dorothy Clavin, NMLS# 287224

Loan Number: 13111969

MIN: 100287715001087753

NOTE

November 21, 2016

Plainsboro, NEW JERSEY

143 Hampshire Dr
 Plainsboro, NEW JERSEY 08536
 (Property Address)

1. BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay U.S. \$170,000.00 (this amount is called "Principal"), plus interest, to the order of the Lender. The Lender is Gateway Mortgage Group, LLC. I will make all payments under this Note in the form of cash, check or money order.

I understand that the Lender may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."

2. INTEREST

Interest will be charged on unpaid principal until the full amount of Principal has been paid. I will pay interest at a yearly rate of 3.625%.

The interest rate required by this Section 2 is the rate I will pay both before and after any default described in Section 6(B) of this Note.

3. PAYMENTS**(A) Time and Place of Payments**

I will pay principal and interest by making a payment every month.

I will make my monthly payment on the 1st day of each month beginning on January 1, 2017. I will make these payments every month until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. Each monthly payment will be applied as of its scheduled due date and will be applied to interest before Principal. If, on December 1, 2046, I still owe amounts under this Note, I will pay those amounts in full on that date, which is called the "Maturity Date."

I will make my monthly payments at

Gateway Mortgage Group, LLC
 244 South Gateway Place
 Jenks, OKLAHOMA 74037-3448

or at a different place if required by the Note Holder.

(B) Amount of Monthly Payments

My monthly payment will be in the amount of U.S. \$775.29.

4. BORROWER'S RIGHT TO PREPAY

I have the right to make payments of Principal at any time before they are due. A payment of Principal only is known as a "Prepayment." When I make a Prepayment, I will tell the Note Holder in writing that I am doing so. I may not designate a payment as a Prepayment if I have not made all the monthly payments due under the Note.

I may make a full Prepayment or partial Prepayments without paying a Prepayment charge. The Note Holder will use my Prepayments to reduce the amount of Principal that I owe under this Note. However, the Note Holder may apply my Prepayment to the accrued and unpaid interest on the Prepayment amount, before applying my Prepayment to reduce the Principal amount of the Note. If I make a partial Prepayment, there will be no changes in the due date or in the amount of my monthly payment unless the Note Holder agrees in writing to those changes.



MIN: 100287715001087753

5. LOAN CHARGES

If a law, which applies to this loan and which sets maximum loan charges, is finally interpreted so that the interest or other loan charges collected or to be collected in connection with this loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from me which exceeded permitted limits will be refunded to me. The Note Holder may choose to make this refund by reducing the Principal I owe under this Note or by making a direct payment to me. If a refund reduces Principal, the reduction will be treated as a partial Prepayment.

6. BORROWER'S FAILURE TO PAY AS REQUIRED

(A) Late Charge for Overdue Payments

If the Note Holder has not received the full amount of any monthly payment by the end of FIFTEEN calendar days after the date it is due. The amount of the charge will be 5.000% of my overdue payment of principal and interest. I will pay this late charge promptly but only once on each late payment.

(B) Default

If I do not pay the full amount of each monthly payment on the date it is due, I will be in default.

(C) Notice of Default

If I am in default, the Note Holder may send me a written notice telling me that if I do not pay the overdue amount by a certain date, the Note Holder may require me to pay immediately the full amount of Principal which has not been paid and all the interest that I owe on that amount. That date must be at least 30 days after the date on which the notice is mailed to me or delivered by other means.

(D) No Waiver By Note Holder

Even if, at a time when I am in default, the Note Holder does not require me to pay immediately in full as described above, the Note Holder will still have the right to do so if I am in default at a later time.

(E) Payment of Note Holder's Costs and Expenses

If the Note Holder has required me to pay immediately in full as described above, the Note Holder will have the right to be paid back by me for all of its costs and expenses in enforcing this Note to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorneys' fees.

7. GIVING OF NOTICES

Unless applicable law requires a different method, any notice that must be given to me under this Note will be given by delivering it or by mailing it by first class mail to me at the Property Address above or at a different address if I give the Note Holder a notice of my different address.

Any notice that must be given to the Note Holder under this Note will be given by delivering it or by mailing it by first class mail to the Note Holder at the address stated in Section 3(A) above or at a different address if I am given a notice of that different address.

8. OBLIGATIONS OF PERSONS UNDER THIS NOTE

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. The Note Holder may enforce its rights under this Note against each person individually or against all of us together. This means that any one of us may be required to pay all of the amounts owed under this Note.

9. WAIVERS

I and any other person who has obligations under this Note waive the rights of Presentment and Notice of Dishonor. "Presentment" means the right to require the Note Holder to demand payment of amounts due. "Notice of Dishonor" means the right to require the Note Holder to give notice to other persons that amounts due have not been paid.

10. UNIFORM SECURED NOTE

This Note is a uniform instrument with limited variations in some jurisdictions. In addition to the protections given to the Note Holder under this Note, a Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated the same date as this Note, protects the Note Holder from possible losses which might result if I do not keep the promises which I make in this Note. That Security Instrument describes how and under what conditions I may be required to make immediate payment in full of all amounts I owe under this Note. Some of those conditions are described as follows:



NMLS# 7233 ; Originator: Dorothy Clavin, NMLS# 287224

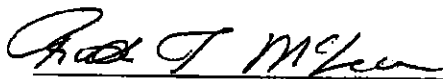
MIN: 100287715001087753

Loan Number: 13111969

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

WITNESS THE HAND(S) AND SEAL(S) OF THE UNDERSIGNED.



Ruth T McLean

(Seal)

-Borrower

(Seal)


-Borrower

(Sign Original Only)

Loan originator (organization): Gateway Mortgage Group, LLC; NMLS #: 7233

Loan originator (individual): Dorothy Clavin; NMLS #: 287224

Pay to the order of:
Without Recourse
Gateway Mortgage Group LLC

By: 

<input checked="" type="checkbox"/> J. Kevin Stitt	President
<input type="checkbox"/> Jason McPherson	VP Post Operations
<input type="checkbox"/> Melinda Boysel	Post Closing Manager
<input type="checkbox"/> Rebecca Salas	Investor Accounting Supervisor



PROTEST NOTICE

March 4, 2024

FROM: NOTARY PUBLIC

JEROME ARTHUR JOHN
405 HOLLAND DRIVE
SOMERSET, NEW JERSEY 08873

TO: BALLARD SPAHR
C/O PNC BANK N.A.
700 EAST GATE DRIVE SUITE 330
MT. LAUREL, NEW JERSEY 08054

FROM: NOTARY PUBLIC

JEROME ARTHUR JOHN
405 HOLLAND DRIVE
SOMERSET, NEW JERSEY 08873

TO: FREEDIE MAC LEGAL DEPARTMENT
8200 JONES BRANCH DRIVE
MCLEAN, VIRGINIA 22102-3110

FROM: NOTARY PUBLIC

JEROME ARTHUR JOHN
405 HOLLAND DRIVE
SOMERSET, NEW JERSEY 08873

TO: GATEWAY MORTGAGE GROUP LLC.
244 SOUTH GATEWAY PLACE
JENKS, OH 74037

Tracking Number:

[Remove](#) X

9589071052701277282110

[Copy](#)

[Add to Informed Delivery \(https://informedelivery.usps.com/\)](https://informedelivery.usps.com/)

Latest Update

Your item has been delivered to an agent for final delivery in MC LEAN, VA 22102 on March 8, 2024 at 9:17 am.

Get More Out of USPS Tracking:

USPS Tracking Plus[®]

Delivered to Agent

Delivered to Agent for Final Delivery

MC LEAN, VA 22102

March 8, 2024, 9:17 am

[See All Tracking History](#)

[What Do USPS Tracking Statuses Mean? \(https://faq.usps.com/s/article/Where-is-my-package\)](https://faq.usps.com/s/article/Where-is-my-package)

Text & Email Updates

USPS Tracking Plus[®]

Product Information

Postal Product:

First-Class Mail[®]

Features:

Certified Mail[™]

[See Less](#) ^

Feedback

USPS Tracking®

MORE, (HTTPS://ABOUT.USPS.COM/NEWSROOM/)

Registered No. RE988473930US

Date Stamp 0322 08

Track Packages
Anytime, Anywhere

Get the free Inform® fee automated notifications on your pa app=UspsTools&ref=no_nepageBanner&appuf

Tracking Number:

RE988473930US

Copy Add to Informed Delivery (https://informedelivery.usps.com/)

Latest Update

Your item was delivered to an individual at the address at 9:46 am on March 11, 2024 in JENKS, OK 74037.

Delivered

Delivered, Left with Individual

JENKS, OK 74037

March 11, 2024, 9:46 am

See All Tracking History

What Do USPS Tracking Statuses Mean? (https://faq.usps.com/s/article/Where-is-my-package)

To Be Completed By Customer (Please Print)		To Be Completed By Post Office	
All Entries Must Be In Ballpoint or Typed			
TO	FROM	Postage \$ 1.63	Extra Services & Fees (continued)
GATEWAY MORTGAGE GROUP LLC, 2445 GATEWAY PLACE JENKS, OK 74037	NOTAGENERAL PARTNUR, JONNY 405 HOLLAND DRIVE SOMERSET, NJ 08873	Extra Services & Fees <input type="checkbox"/> Registered Mail® \$ 3.00 <input type="checkbox"/> Return Receipt (hardcopy) \$ 0.00 <input type="checkbox"/> Return Receipt (electronic) \$ 0.00 <input type="checkbox"/> Restricted Delivery \$ 0.00	<input type="checkbox"/> Signature Confirmation <input type="checkbox"/> Signature Confirmation Restricted Delivery Total Postage & Fees \$ 13.43
PS Form 3806, Registered Mail Receipt April 2015, PSN 7530-02-000-9051 For domestic delivery information, visit our website at www.usps.com		Customer Must Declare Full Value \$ 0.00	Received by 03/04/2024
Copy 1 - Customer (See information on Reverse)		Domestic Insurance up to \$50,000 is included based upon the declared value. International insurance is limited. (See Reverse).	

Feedback

Text & Email Updates

Product Information

USPS Tracking®

FAQs >

March 4, 2024, 4:20 pm

Hide Tracking History

What Do USPS Tracking Statuses Mean? (<https://faq.usps.com/s/article/Where-is-my-package>)

Remove X

Tracking Number:

9589071052701277282127

Copy Add to Informed Delivery (<https://informedelivery.usps.com/>)

Latest Update

Your package will arrive later than expected, but is still on its way. It is currently in transit to the next facility.

Get More Out of USPS Tracking:

USPS Tracking Plus®

Delivered

Out for Delivery

Preparing for Delivery

Moving Through Network

In Transit to Next Facility, Arriving Late

March 9, 2024

Departed USPS Regional Facility

SOUTH JERSEY NJ DISTRIBUTION CENTER

March 5, 2024, 5:29 pm

Arrived at USPS Regional Destination Facility

SOUTH JERSEY NJ DISTRIBUTION CENTER

March 5, 2024, 4:00 pm

Arrived at USPS Regional Origin Facility

KEARNY NJ DISTRIBUTION CENTER

March 4, 2024, 11:47 pm

USPS in possession of item

SOMERSET, NJ 08873

Feedback

Track Another Package

Enter tracking or barcode numbers

See Less ^

Text & Email Updates

USPS Tracking Plus®

Product Information

9589 0710 5270 1277 2821 27

USPS Retail Service
CERTIFIED MAIL® RECEIPT
03/04/2024

Mount Laurel, NJ 08054

Certified Mail Fee	\$4.40
Extra Services: Fees (check box, add fee)	
<input type="checkbox"/> Return Receipt (hardcopy)	\$3.00
<input type="checkbox"/> Return Receipt (electronic)	\$0.00
<input type="checkbox"/> Certified Mail Restricted Delivery	\$0.00
<input type="checkbox"/> Adult Signature Required	\$0.00
<input type="checkbox"/> Adult Signature Restricted Delivery	\$0.00
Postage	\$1.63
Postage and Fees	\$6.03

03/04/2024
New York Post

Ballard, Gary e/obn
700 East Gate Dr. # 330
Mt. Laurel, NJ 08054

Feedback

USPS Tracking®

FAQs >

Tracking Number:

Remove X

9589071052701277277208

Copy

Add to Informed Delivery (<https://informedelivery.usps.com/>)

Latest Update

Your item was delivered to an individual at the address at 11:45 am on April 29, 2024 in MOUNT LAUREL, NJ 08054.

Get More Out of USPS Tracking:

USPS Tracking Plus®

Delivered

Delivered, Left with Individual

MOUNT LAUREL, NJ 08054

April 29, 2024, 11:45 am

See All Tracking History

What Does Tracking Status Mean? (<https://faq.usps.com/s/article/Where-is-my-package>)

Feedback

Text & Email Updates

USPS Tracking Plus®

Product Information

Track Another Package

9589071052701277277208	04/29/2024 11:45 AM	DELIVERED
Mount Laurel, NJ 08054		
Package Weight	\$1.40	
Insurance	\$0.00	
Postage	\$0.00	
Tracking	\$0.00	
Signature	\$0.00	
Delivery Point	\$0.00	
Package	\$1.87	
04/29/2024		
DISHONOR NOTE		
Re-mail to PNC		
BALLARD SPAHR		
700 EAST GATE DR STE 330		
Mt Laurel New Jersey 08054		